

Imaged Certificate of Notice Page 1 of 3  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

FILED  
8/16/17 2:05 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

PATRICE A GALLAGHER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:12-22291

Chapter 13

Related to Dkt. No. 106

ORDER OF COURT

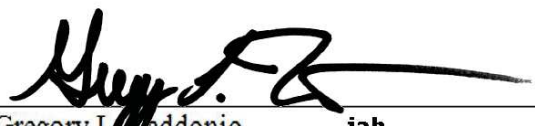
AND NOW, this 16th day of August, 2017, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

Prepared by: Ronda J. Winnecour, Esq.

DEFAULT ENTRY

Dated: August 16, 2017

  
\_\_\_\_\_  
Gregory L. Addonio jah  
United States Bankruptcy Judge

## Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Patrice A. Gallagher  
DebtorCase No. 12-22291-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil  
Form ID: pdf900Page 1 of 2  
Total Noticed: 29

Date Rcvd: Aug 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2017.

db +Patrice A. Gallagher, 725 Sidney Street, Greensburg, PA 15601-4142  
 cr +Bank of America, N.A. c/o Prober & Raphael, A Law, 20750 Ventura Blvd, Suite 100,  
 Woodland Hills, CA 91364-6207  
 cr +DITECH FINANCIAL LLC, P. O. Box 9013, Addison, TX 75001-9013  
 cr ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
 13384793 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183  
 13399161 +AES/PHEAA, PO Box 8147, Harrisburg PA 17105-8147  
 13368876 +Aes/pheaa-keycon, 1200 N 7th St, Harrisburg, PA 17102-1419  
 13397176 BANK OF AMERICA, N.A. - ETAL, Bank of America, N.A., P.O. Box 660933,  
 Dallas, TX 75266-0933  
 13397177 BANK OF AMERICA, N.A. SUCCESSOR - ETAL, Bank of America, N.A., P.O. Box 660933,  
 Dallas, TX 75266-0933  
 13368877 +Bank Of America, N.A., 450 American St, Simi Valley, CA 93065-6285  
 13544038 +Bank of America, N.A., c/o KML Law Group P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 13397180 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 13455113 Bank of America, N.A., c/o Prober & Raphael, Attorney for Secured Creditor, P.O. Box 4365,  
 Woodland Hills, CA 91365-4365  
 13368878 +Borough of Southwest Greensburg, c/o Gary A. Falatovisch, Esq., Keystone Commons II,  
 35 West Pittsburgh Street, Greensburg, PA 15601-2323  
 13451542 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
 13482758 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408  
 13368879 +Hsbc Bank, Attn: Bankruptcy, Po Box 5213, Carol Stream, IL 60197-5213  
 13368880 +Michael T. McKeever, Esquire, Goldbeck, McCafferty & McKeever,  
 Mellon Independence Center - Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541  
 13368881 Nco Fin/51, Po Box 13574, Philadelphia, PA 19101  
 13368882 Pennsylvania Dept. of Revenue, Bureau of Collections & Taxpayer Service, PO Box 281041,  
 Harrisburg, PA 17128-1041  
 13373638 Santander Consumer USA, P.O. Box 560284, Dallas, TX 75356-0284

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: bankruptcy.bnc@ditech.com Aug 18 2017 01:13:01 DITECH FINANCIAL LLC,  
 P.O. Box 6154, Rapid City, SD 57709-6154  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 18 2017 01:19:35  
 PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067  
 14647911 E-mail/Text: bankruptcy.bnc@ditech.com Aug 18 2017 01:13:01  
 Ditech Financial LLC f/k/a Green Tree, Servicing LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154  
 13660154 E-mail/Text: bankruptcy.bnc@ditech.com Aug 18 2017 01:13:01 Green Tree Servicing LLC,  
 PO Box 0049, Palatine, IL 60055-0049  
 13368883 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 18 2017 01:19:40 Portfolio Rc,  
 Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541  
 13612948 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 18 2017 01:19:40  
 Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541  
 13452881 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 18 2017 01:19:44  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13377665 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 18 2017 01:13:05  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg PA 17128-0946

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC  
 cr\* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147  
 cr\* GREEN TREE SERVICING LLC, PO BOX 0049, PALATINE, IL 60055-0049  
 13368884 ##+Rui Credit Services In, 225 Broadhollowrd, Melville, NY 11747-4809  
 13368885 ##+Santander Consumer Usa, 8585 N Stemmons Fwy Ste 1100-N, Dallas, TX 75247-3822

TOTALS: 1, \* 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: bsil  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Aug 17, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 19, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME  
LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Edgardo D. Santillan on behalf of Debtor Patrice A. Gallagher ed@santillanlaw.com,  
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed  
s.mycfemail@gmail.com;r53999@notify.bestcase.com  
Edgardo D. Santillan on behalf of Plaintiff Patrice A. Gallagher ed@santillanlaw.com,  
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed  
s.mycfemail@gmail.com;r53999@notify.bestcase.com  
Norma Hildenbrand, on Behalf of the United States Trustee by on behalf of U.S. Trustee  
Office of the United States Trustee Norma.L.Hildenbrand@usdoj.gov  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6